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DEC 09 2005

Mr Alain L Bashore
Primary Examiner
Art Unit 1762
USPTO

FAX: 571-273-8300

**RE: REQUEST FOR PRELIMINARY AMENDMENT FOR RCE
APPLICATION 09/923311**

Dear Sir,

Due to an oversight on our part, please enter amendment to claim 31 and
37 as attached.

Total pages of this facsimile including this cover page is 5.

Thank you

Yours truly,



Khai Hee KWAN

Dated 9 DEC 2005

I hereby certified that I faxed this document on the 9 DEC 2005

Application number: 09/923,311**Art Unit:** 1762**Applicant:** Khai Hee Kwan**Examiner:** Alain L Bashore.**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accountsRECEIVED
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DEC 09 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

Sir:

REQUEST FOR PRELIMINARY AMENDMENT TO CLAIMS FOR OUR RCE
APPLICATION 09/923,311

enter
We respectfully ask the examiner to ^Aamendments to claims 31 and 37. The reason for this is an oversight on our part. We apologize for this inconvenience.

CLAIMS

1-30. Canceled

31. (Currently Amended) A computer method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

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